

United States Bankruptcy Court

District of Utah
Case No. 11-21937
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Heidi C.E. Ludwig
3145 South Little Valley Road
Saint George, UT 84790

Social Security No.:

xxx-xx-1598

Employer's Tax I.D. No.:

Petition date: 2/17/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/26/11

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of UtahIn re:
Heidi C.E. Ludwig
DebtorCase No. 11-21937-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: djf
Form ID: rab18Page 1 of 1
Total Noticed: 25

Date Rcvd: May 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2011.

db +Heidi C.E. Ludwig, 3145 South Little Valley Road, Saint George, UT 84790-6107
 aty +Jeremy R. McCullough, Jeremy R. McCullough, P.C., 321 North Mall Dr., Suite O-102,
 St. George, UT 84790-7313
 7503453 500FastCash, 515 GSE, Miami, OK 74354
 7503454 +Beehive Credit Union, 1227 East 100 South, Saint George, UT 84790-3069
 7503455 +Bryan W. Cannon, 8619 South Sandy Pkwy, Ste. 111, Sandy, UT 84070-6404
 7503456 +Call Center Services, c/o Magnum Cash Advance, 1403 Foulk Rd Ste 203,
 Wilmington, DE 19803-2788
 7503459 IC System Inc., 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887
 7503462 +Kevin G. Richards, 746 East 1910 South, Suite 5, Provo, UT 84606-6228
 7503463 LoanShponLine, 2207 Concord Pike Ste #250, Wilmington, DE 19803-2908
 7503464 +Mary J. Nield, 3145 South Little Valley Rd, Saint George, UT 84790-6107
 7503465 +NSB Agency, PO Box 55789, Seattle, WA 98155-0789
 7503466 +Pack Management LLC, 2533 North Carson St. Ste 4074, Carson City, NV 89706-0242
 7503467 +Payday Max, 7948 Baymeadows Ave., Second Floor, Jacksonville, FL 32256-7518
 7503468 +Peak Recovery and Collections, c/o Cannon Law Associates,
 8619 South Sandy Pkwy Bldg A, Ste 111, Sandy, UT 84070-6404
 7503472 SSM Group LLC Temple Bldg Ste 4&5, Prince William & Main St. Box 822, Charlestown, Nevis,
 Federation of St. Kitts & Nevis
 7503469 Santander Consumer USA, Inc., P.O. Box 660633, Dallas, TX 75266-0633
 7503470 +Skyview Technologies, 845 East Red Hills Pkwy, Saint George, UT 84770-3068
 7503471 Sprint, PO Box 660075, Dallas, TX 75266-0075
 7503473 +Steven W. Beckstrom, 162 North 400 East Ste A-204, PO Box 1630, Saint George, UT 84771-1630
 7503474 +ThinkCash Account Services, PO Box 37727, Philadelphia, PA 19101-5027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPGJONES.COM May 26 2011 23:28:00 Philip G. Jones tr, 853 West Center Street,
 Orem, UT 84057-5201
 7503457 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com May 26 2011 23:54:42 CashNetUSA.com,
 200 W. Jackson Blvd. 4th Floor, Ste 1400, Chicago, IL 60606-6949
 7503458 +EDI: FBDEL.COM May 26 2011 23:28:00 First Bank of Delaware, Think Cash, PO Box 37727,
 Philadelphia, PA 19101-5027
 7503460 +E-mail/Text: banko@bonncoll.com May 26 2011 23:40:02 Jensen & Sullivan LLC, PO Box 150612,
 Ogden, UT 84415-0612
 7503461 +E-mail/Text: JPF-EBN@jpfryelaw.com May 26 2011 23:53:37 John P. Frye PC, PO Box 13665,
 Roanoke, VA 24036-3665

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2011

Signature:

